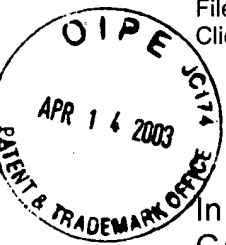


Docket No.: 3350-0001
File No.: 1158.41320X00
Client Ref: RPP-1

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

In re Application of
GARRISON et al.

:
:
: Group Art Unit: 3623
:
: Examiner: Kyle Choi
:

Serial No. 08/994,047

Filed: December 19, 1997

For: AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT
IDENTIFICATION

**NOTICE OF APPEAL FROM THE PRIMARY
EXAMINER TO THE BOARD OF APPEALS**

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

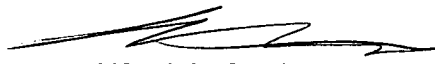
Sir:

In accordance with the provisions of 37 CFR 1.191, applicant hereby appeals from
the final rejection as set forth in the Official Action mailed January 28, 2003.

A Credit Card Payment Form is enclosed, to cover the Appeal Fee.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP


Alfred A. Stadnicki
Registration No. 30,226



20457

PATENT TRADEMARK OFFICE

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Suite 1800
1300 North Seventeenth Street
Arlington, VA 22209
Telephone: (703) 236-6080
Facsimile: (702) 312-6666
E-mail: astadnicki@antonelli.com
Date: April 14, 2003

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